

FILED
9/8/22 2:40 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No.: 17-21045 JAD
	:	
Randy A. Rapchak and Lisa A. Rapchak,	:	Chapter 13
	:	
Debtors.	:	Related to ECF 91
	:	Hearing: September 14, 2022 at
Lisa A. Rapchak,	:	11 a.m.
	:	
Movant,	:	
	:	DEFAULT O/E JAD
vs.	:	
	:	
Midland Funding,	:	
	:	
Respondent.	:	

ORDER

AND NOW this 8th day of September, 2022, upon consideration of the Debtors' motion to avoid judgment lien, the court ORDERS, ADJUDGES, and DECREES as follows:

1. The judgment entered by respondent, Midland Funding, for \$22,192.60 against Debtor-Wife, Lisa A. Rapchak, at No. 93 of 2011 G.D., Fayette County Court of Common Pleas, impairs Debtors' exemption under 11 U.S.C. §522(d)(1).
2. The aforesaid judgment lien of Midland Funding is hereby avoided and cancelled in its entirety.
3. A copy of this Order may be recorded as evidence that this judgment has been avoided and cancelled.

Movant shall serve a copy of this Order on respondent(s), their counsel, the Trustee, and U.S. Trustee. Movant shall file a certificate of service within (3) days hereof.

BY THE COURT,



Jeffrey A. Deller jah
United States Bankruptcy Judge

Case Administrator to serve:
Daniel R. White, Esq.

In re:
Randy A. Rapchak
Lisa A. Rapchak
Debtors

Case No. 17-21045-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 08, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Randy A. Rapchak, Lisa A. Rapchak, 907 Newell Road, Fayette City, PA 15438-1159

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Debtor Randy A. Rapchak COZ@Zeblaw.com Lori@Zeblaw.com,Janet@Zeblaw.com,Sheila@Zeblaw.com
Charles O. Zebley, Jr.	on behalf of Joint Debtor Lisa A. Rapchak COZ@Zeblaw.com Lori@Zeblaw.com,Janet@Zeblaw.com,Sheila@Zeblaw.com
Daniel R. White	on behalf of Joint Debtor Lisa A. Rapchak lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor Randy A. Rapchak lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Kevin Scott Frankel	

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User: auto

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on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com logsecf@logs.com

Lisa Cancanon

on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9